

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	19.2	15.9	12.8	14.2	11.5	11.7	15.6
Second Quintile	11.8	12.4	10.5	11.2	10.0	10.9	11.5
Third Quintile	9.2	10.3	8.2	9.2	8.6	10.0	9.8
Fourth Quintile		8.6	6.6	8.5	7.9	9.0	8.5
Fifth Quintile		6.9		7.4		8.4	7.1
Total	11.8	11.3	9.5	10.2	9.8	10.5	10.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	8.7	2.4	3.3	2.6	1.1	2.0	3.9
Second Quintile	2.2	1.1	1.0	1.2	0.8	1.3	1.2
Third Quintile	0.1	0.5	0.4	0.9	0.5	1.0	0.8
Fourth Quintile		0.2	0.1	0.6	0.4	0.6	0.4
Fifth Quintile		0.0		0.2		0.3	0.1
Total	2.2	1.1	1.1	1.2	0.7	1.1	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	2.8	2.7	1.3	1.3	0.9	1.1	2.1
Second Quintile	0.0	0.7	0.4	0.9	0.7	0.9	0.9
Third Quintile	-0.2	0.2	0.2	0.7	0.6	0.6	0.5
Fourth Quintile		0.0	0.0	0.4	0.3	0.4	0.2
Fifth Quintile		-0.1		0.1		0.1	-0.1
Total	0.9	0.7	0.4	0.8	0.7	0.7	0.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	950.1	∞	484.9	2,038.3	442.7	427.1	∞
Second Quintile	130.6	1,069.2	332.4	347.1	313.9	260.3	399.1
Third Quintile	45.4	297.1	138.9	252.8	250.4	176.5	240.3
Fourth Quintile		117.5	73.0	156.3	197.9	142.9	139.7
Fifth Quintile		42.6		90.3		115.2	60.0
Total	119.0	173.1	143.5	173.4	291.4	176.0	189.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	15.1	415.9	649.3	520.8	543.9	515.2	583.3
Second Quintile	0.0	232.8	442.5	365.1	388.2	418.7	369.6
Third Quintile	0.0	155.1	151.1	289.5	247.1	354.4	238.2
Fourth Quintile		100.7	59.9	194.9	171.0	276.5	132.9
Fifth Quintile		30.7		92.5		179.8	25.3
Total	55.4	178.2	301.4	286.4	357.8	331.6	327.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	8.1	75.8	85.1	77.9	76.9	86.7	83.4
Second Quintile	0.0	53.5	70.5	63.3	70.9	78.5	68.6
Third Quintile	0.0	42.4	49.6	56.7	55.9	70.4	53.5
Fourth Quintile		29.8	11.6	46.3	35.7	63.4	34.9
Fifth Quintile		10.1		22.0		42.9	7.1
Total	16.1	47.4	56.6	54.6	63.9	70.8	66.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	3.5	4.8	3.5	1.4	2.5	9.6
Second Quintile	∞	0.0	1.2	1.6	1.0	1.7	1.7
Third Quintile	50.0	0.0	0.2	1.1	0.7	1.2	0.9
Fourth Quintile		0.0	0.0	0.6	0.3	0.6	0.1
Fifth Quintile		0.0		0.1		0.3	0.0
Total	0.3	1.2	1.5	1.7	0.8	1.4	1.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.9	127.5	170.2	142.5	131.9	161.1	156.2
Second Quintile	0.0	63.8	67.2	95.4	99.1	83.1	85.8
Third Quintile	0.0	31.0	24.3	73.7	46.5	54.3	48.9
Fourth Quintile		11.8	5.0	45.2	23.9	41.6	23.2
Fifth Quintile		2.2		19.3		32.7	2.0
Total	5.8	43.2	54.8	74.8	85.3	63.4	67.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	91.4	66.2	55.5	32.2	33.3	79.8
Second Quintile	∞	41.3	26.0	39.8	24.9	25.7	40.6
Third Quintile	100.0	24.4	12.5	28.1	19.1	19.2	25.4
Fourth Quintile		15.8	2.3	19.8	10.9	12.9	16.1
Fifth Quintile		3.2		9.1		9.1	5.5
Total	10.5	24.2	18.2	26.1	23.8	19.1	20.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.0	18.1	148.2	114.1	68.7	110.5	114.9
Second Quintile	0.0	0.0	13.5	38.6	35.0	53.3	25.9
Third Quintile	0.0	0.0	1.5	11.7	11.8	25.5	2.9
Fourth Quintile		0.0	0.0	0.3	2.3	13.4	0.0
Fifth Quintile		0.0		0.0		0.6	0.0
Total	0.0	6.3	34.1	35.9	46.8	36.7	37.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	9.5	28.9	35.7	17.3	23.7	35.4
Second Quintile	∞	0.0	6.3	16.4	8.7	12.9	13.7
Third Quintile	0.0	0.0	0.5	3.0	4.2	7.7	3.3
Fourth Quintile		0.0	0.0	0.2	1.1	4.8	0.0
Fifth Quintile		0.0		0.0		0.2	0.0
Total	0.0	3.5	11.3	12.5	13.1	11.1	11.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate TDRs / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.0	43.5	90.7	56.0	24.3	43.9	59.5
Second Quintile	0.0	16.1	3.3	24.8	18.1	31.8	19.6
Third Quintile	0.0	6.2	0.0	11.8	10.9	13.8	7.6
Fourth Quintile		0.5	0.0	3.0	4.8	5.3	0.9
Fifth Quintile		0.0		0.3		2.9	0.0
Total	0.0	13.8	15.9	21.3	15.6	17.4	17.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	99.0	86.8	87.0	79.5	72.1	96.3
Second Quintile	∞	85.0	47.1	69.4	64.7	59.7	76.6
Third Quintile	75.4	55.8	37.4	54.6	49.0	51.5	55.5
Fourth Quintile		19.1	27.5	38.9	34.4	35.5	37.0
Fifth Quintile		1.3		21.8		21.2	12.7
Total	8.1	45.2	43.8	55.3	50.1	50.9	51.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	99.4	72.5	78.2	59.8	74.9	93.0
Second Quintile	∞	84.6	62.6	61.1	47.1	60.8	70.4
Third Quintile	73.1	50.9	52.9	45.4	32.4	45.5	51.4
Fourth Quintile		17.0	13.2	30.6	17.4	38.2	31.2
Fifth Quintile		2.2		13.0		24.1	8.6
Total	91.9	54.8	56.2	44.7	49.9	49.1	48.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.0	84.1	216.4	109.4	113.3	122.0	171.9
Second Quintile	0.0	7.6	62.7	47.6	48.6	88.4	53.1
Third Quintile	0.0	0.0	2.8	20.2	18.9	66.2	12.0
Fourth Quintile		0.0	0.0	6.4	6.0	38.4	0.4
Fifth Quintile		0.0		0.2		4.3	0.0
Total	0.0	21.7	79.2	47.5	76.9	62.3	62.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.0	36.9	106.8	227.0	107.6	120.5	171.0
Second Quintile	0.0	1.4	0.1	109.6	57.3	46.8	37.1
Third Quintile	0.0	0.0	0.0	34.9	19.0	8.6	3.7
Fourth Quintile		0.0	0.0	6.3	2.2	5.0	0.0
Fifth Quintile		0.0		0.0		1.7	0.0
Total	0.1	19.4	23.3	72.8	55.9	48.2	51.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	15.7	22.0	19.6	25.1	20.8	18.1	24.4
Second Quintile	4.0	14.4	10.2	15.8	17.0	14.9	15.7
Third Quintile	-3.7	8.9	4.3	11.9	10.9	12.9	10.9
Fourth Quintile		3.3	-3.0	7.8	6.3	10.1	6.0
Fifth Quintile		-0.9		-1.3		7.3	-3.0
Total	8.7	9.1	7.2	17.4	15.0	13.9	14.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.6	1.0	1.2	1.5	1.7	1.4	1.7
Second Quintile	0.1	0.3	0.6	0.9	0.9	1.2	0.9
Third Quintile	-1.7	0.1	0.3	0.4	0.8	1.0	0.5
Fourth Quintile		-0.2	-0.2	0.2	0.4	0.9	0.1
Fifth Quintile		-0.7		-0.3		0.6	-0.9
Total	0.3	0.1	0.5	0.6	1.1	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	4.5	4.2	4.5	4.1	3.2	2.9	4.2
Second Quintile	3.2	3.3	3.1	3.3	2.9	2.7	3.2
Third Quintile	2.3	2.8	2.7	2.9	2.6	2.5	2.8
Fourth Quintile		2.4	2.1	2.7	2.4	2.4	2.5
Fifth Quintile		2.0		2.2		2.0	2.0
Total	3.6	2.9	3.0	3.0	2.8	2.4	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	5.4	9.5	11.8	14.7	17.4	13.2	16.5
Second Quintile	1.6	3.1	7.9	7.8	11.4	12.6	9.3
Third Quintile	-8.3	0.8	4.1	4.7	7.8	11.3	4.9
Fourth Quintile		-1.6	-1.8	2.3	3.6	9.0	1.5
Fifth Quintile		-7.2		-3.3		5.7	-8.2
Total	2.4	0.7	5.1	6.1	11.4	11.7	10.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	42.3	40.1	35.2	33.9	34.0	29.5	38.9
Second Quintile	29.0	29.7	25.6	25.9	22.3	21.7	28.2
Third Quintile	20.7	25.1	22.0	22.3	16.3	18.1	22.9
Fourth Quintile		21.4	10.8	17.1	11.2	14.5	17.8
Fifth Quintile		14.5		12.5		11.7	11.0
Total	28.7	27.1	23.9	22.3	21.7	20.9	21.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	22.6	38.5	49.8	47.3	43.9	47.2	49.3
Second Quintile	5.2	30.1	37.4	37.6	36.2	37.8	36.6
Third Quintile	0.9	24.6	29.9	29.8	32.3	34.2	29.7
Fourth Quintile		17.1	13.6	23.8	24.0	31.1	21.9
Fifth Quintile		8.5		16.3		27.4	8.1
Total	10.0	24.1	33.7	32.2	36.0	38.0	36.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Last 12-Month Net Charge-Offs by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	∞	3,151.7	1,023.8	537.5	344.3	393.5	∞
Second Quintile	488.2	478.0	216.8	329.3	240.1	279.6	345.8
Third Quintile	89.9	303.1	163.3	238.5	190.8	213.1	240.0
Fourth Quintile		179.2	-176.8	177.8	153.9	177.0	173.7
Fifth Quintile		4.1		126.8		147.8	-15,838.1
Total	619.3	288.5	222.3	228.3	241.7	219.1	225.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	5.3	5.4	6.0	5.5	4.8	4.6	5.7
Second Quintile	3.7	4.0	4.2	4.7	4.2	4.1	4.4
Third Quintile	2.4	3.5	3.6	4.1	3.8	3.8	3.9
Fourth Quintile		2.9	2.3	3.8	3.5	3.5	3.4
Fifth Quintile		2.2		3.1		2.7	2.3
Total	4.3	3.6	3.9	4.2	4.3	3.5	3.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	121.9	112.3	106.9	96.9	85.6	83.3	108.2
Second Quintile	96.2	100.9	89.4	91.3	79.1	75.7	92.5
Third Quintile	86.0	93.9	79.1	85.0	73.9	71.8	85.0
Fourth Quintile		89.4	62.8	77.5	68.1	68.6	76.4
Fifth Quintile		72.6		68.0		56.3	55.9
Total	94.8	96.0	83.5	82.7	76.0	66.5	71.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.0	0.0	2.5	1.0	0.2	4.2	2.2
Second Quintile	0.0	0.0	0.0	0.0	0.0	0.3	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile		0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	0.0	0.5	0.3	0.3	3.4	2.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	14	37	16	42	19	23	151
First Quintile	0.6	0.9	1.6	1.4	1.2	1.4	1.5
Second Quintile	0.2	0.3	0.8	0.9	1.0	1.2	0.9
Third Quintile	-0.7	0.1	0.4	0.6	0.8	1.0	0.6
Fourth Quintile		-0.2	-0.1	0.4	0.5	0.9	0.2
Fifth Quintile		-0.7		0.1		0.7	-0.6
Total	0.2	0.1	0.7	0.7	1.0	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups